



Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact support@jstor.org.

Rapport du conseil supérieur des habitations à bon marché. (Paris: Berger-Levrault. 1913. Pp. 91. 1 fr.)

Verschiebungen im Mietaufwand für grossere Wohnungen 1905-10. Beiträge zur Statistik der Stadt Mannheim, No. 29. (Mannheim: Franz Eyer. 1912. Pp. 64.)

Insurance and Pensions

Medical Benefit in Germany and Denmark. By I. G. GIBBON.
(New York: E. P. Dutton and Company. 1913. Pp. xv, 296. \$2.00.)

Mr. Gibbon's book is of a new kind. It is not written to argue the general desirability of a system of sickness insurance, nor is it merely a description or laudation of existing systems. Assuming that some sort of insurance is in question, it asks, "What sort is best?" Germany's three decades of experience with compulsory insurance, and Denmark's two decades with voluntary, supply the main basis of the book's argument. The contrast is often great. Mr. Gibbon studies it first in the provisions of the law, then in the actual working of the law, and finally he states his inferences in the form of propositions. In this procedure much must depend on the study of experience. We cannot always be sure that this study is really ample. "The doctors prefer," we are told, this or that. How generally they so prefer we may not be told; references are often essentially illustrative. A series of appendices meet a part of these *lacunae*; for the rest we recall that German and Danish experts have read the manuscript and we like the general tone of frankness and thoroughness which the book has.

Chapters deal with the choice and remuneration of medical practitioners, the control of the medical service, medical and surgical requirements, and with institutional benefit and related matters. Insurance questions not closely associated with medical benefit are by intention omitted. Upon medical benefit, however, Mr. Gibbon's conclusions are explicit. That societies (or their federations) should deal directly with doctors (or their associations) he recommends. There should be free choice of doctor. Higher rates of remuneration for doctors will probably be necessary—continuing a movement already under way—to make up for their more exclusive concern with the working classes. Payments should be in the form of capitation fees. Detailed control of doctors should be through their own organizations. Their

treatment must be supplemented by institutional aid. These are a few of the stated conclusions of the book.

Faith in organization—organization by workmen, organization by doctors—might be called the keynote of Mr. Gibbon's study. The final chapter becomes even more insistent upon organization. The reviewer is not convinced that the degree of organization approved by the author will really allow escape from the evils of general public management described in an earlier chapter (3). Deadlocks are possible. We read, of Germany:

The doctors are too well organized and too well practised in agitation during the past troublesome years to be ignored. If they put their threat into effect, they will fight with good prospects, provided that they close their ranks firmly. Unless some compromise can be effected there are probably stormy times ahead (ch. 7, p. 66).

Compromise may fail; the insurance law must be enforced; the sovereign state will logically end the dispute. From such a precedent there will almost surely be derived in time abundant details of regulation and administration. We do not yet clearly see how far an institution that is publicly devised can be privately managed.

Mr. Gibbon's book must be judged for its services in discussing the value of the specific provisions of insurance measures. Its thought is at once careful and resolute. It supplies a much needed supplement for the books, hitherto chiefly conspicuous, that merely describe systems without comparison and valuation of their parts. It should prove the more useful for being compact, clearly written, and conveniently arranged.

ROBERT F. FOERSTER.

Harvard University.

L'Assurance contre le Chômage à l'Etranger et en France. By J. LEFORT. Two volumes. (Paris: Fontemoing et Cie. 1913. Pp. ix, 410; 290.)

Lefort is known as the author of sundry books on insurance against death, strikes, and old age. His most recent work, on employment, follows the plan of his chief earlier work, on old age. In one volume, after a review of the causes of unemployment and an analysis of the peculiar difficulties of unemployment insurance, are examined critically the systems of unemployment insurance that have arisen in eighteen foreign countries. Probably this is the most elaborate account of these systems published